Amendments to the Specification

Please amend the following paragraph as indicated:

[0015] If the customer accepts the option to scan his or her system at block 108, a check is made for the current version of the scanning software at block 110. If the current version of the scanning software is not present on the customer computer system, it is pushed, or downloaded, to the customer computer system at block 112. This may be required if the software is not present, for example if this is the first time the customer has logged on and accepted the scan option, or if the software is simply outdated. In any case, once the presence of the appropriate scanning routine at the customer computer system is ensured, the scanning routine is executed at block 114. Typically, the scanning software is activated at least in part, through the network from the financial institution server, in this example via an ActiveX control. As will be discussed later, during the scanning process the customer is given an option to end their session if Trojan horses are found. If the customer accepts this option at block 116, the customer is automatically logged out at block 118. If the customer does not accept this option at block 116, the on-line banking process, [[110]] 109, takes place as before. In this case, the customer will log out of the web site when the banking process is complete, as shown at block 120.